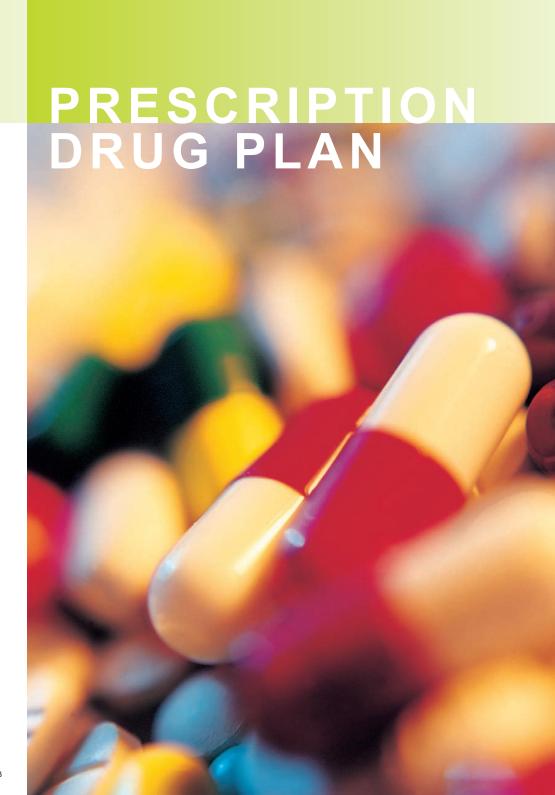
Aetna Global
Benefits®
Prescription
Drug Plan allows
you to fill
prescriptions
and submit
claims for
reimbursement
anywhere in
the world.







# Worldwide Coverage

Prescriptions filled at pharmacies around the world are covered, subject to the terms and conditions described in your benefit plan documents. In most cases, you will pay for these prescriptions out-of-pocket and submit your claim for reimbursement to the AGB International Service Center, subject to any applicable deductible and co-payment requirements of your plan.

It is not necessary to complete a separate Prescription Drug Claim Form. All your medically necessary prescription expenses should be submitted with the Medical Benefit Request Form. Itemized receipts or a copy of the prescription drug pamphlet are considered appropriate attachments for prescription drug expenses, provided that the name of the drug, diagnosis (illness), date of service and dosage are included.

For detailed instructions on how to file a claim, please refer to the "Guide to AGB Member Services" in your welcome kit or visit the forms section of the AGB Member Website at www.aetna.com/agb.

For more information about your specific coverage, mail order drug through Aetna Rx Home Delivery or access to Aetna's U.S. Pharmacy Network that may reduce your out-of-pocket expenses, please refer to your summary of coverage and booklet or contact the AGB International Member Service Center.

# U.S. Coverage

#### **Simplifying the Payment and Reimbursement Process**

When filling a prescription in the U.S., there are no claim forms to complete and there are minimal, upfront out-of-pocket costs when you visit a participating pharmacy, provided you follow the steps below. Participating pharmacists will file claims electronically for you.

Simply follow these steps to fill your prescriptions for covered medications while in the U.S.:

Bring and present your prescription and your Aetna ID card to a participating pharmacy in the United States.

To locate a participating pharmacy in your area, visit DocFind on our website at <a href="http://www.aetna.com/docfind/">http://www.aetna.com/docfind/</a> or contact the AGB Member Service Center to find participating pharmacies in your area.

Pay a co-pay for covered brand-name and generic drugs.

You may be required to pay a higher co-pay for brand name drugs. Generic drugs are deemed by the United States Food and Drug Administration (FDA), to be therapeutically equivalent to their brandname counterparts. Generic drugs contain the same active ingredients in the same amount as those found in their brand-name equivalents.

## **Taking Care of Your Health**

Participating pharmacists in the U.S. have the ability to check your online prescription history for useful information. Because they are electronically linked, the pharmacists can check prescriptions you filled at a participating pharmacy while covered under an Aetna prescription plan. The pharmacist is able to view if existing medications could potentially interact in a harmful way with the new prescription(s) you are attempting to fill. And they are able to check whether your prescription is appropriate for your age group and/or particular medical condition.

## **Advance Medication Supplies and Refills**

If approved, you may also be eligible to:

Receive up to a 12-month supply of covered medications at a participating retail pharmacy in the U.S. or through the mail.\*

Enclosed in your member kit you will find mail-order information and instructions with all of the necessary information on how to fill your prescriptions by mail through Aetna Rx Home Delivery<sup>SM</sup>, Aetna's dedicated mail-order prescription medication service. Prescriptions ordered through Aetna Rx Home Delivery may only be shipped to United States addresses. Aetna Rx Home Delivery has pharmacists available to answer any questions you may have about your medication. And they perform the same quality checks on your prescription as participating U.S. retail pharmacies. For more information on Aetna Rx Home Delivery, refer to the "How Do I" section of the AGB Member Website at <a href="https://www.aetna.com/agb">www.aetna.com/agb</a> or call the AGB International Member Service Center.

\*For specialty and/or emergency medications unavailable in your country of assignment, please contact the AGB Member Service Center, where a Clinical Case Manager can assist you with specialty care.

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan or program benefits and does not constitute a contract. Consult your plan documents to determine governing contractual provisions, including procedures, exclusions and limitations relating to your plan. All the terms and conditions of your plan or program are subject to applicable laws, regulations and policies. The availability of a plan or program may vary by geographic service area. Some benefits are subject to limitations and visit maximums. Aetna does not provide health care services and, therefore, cannot guarantee any results or outcomes. With the exception of Aetna Rx Home Delivery, all participating providers are independent contractors in private practice and are neither employees nor agents of Aetna or its affiliates. Aetna Rx Home Delivery, LLC., is a subsidiary of Aetna Inc. The availability of any particular provider cannot be guaranteed, and US provider network composition is subject to changes. Notice of the change shall be provided in accordance with applicable US state law. Aetna is the brand name for products and services provided by one or more of the Aetna group of subsidiary companies. Open Choice PPO and Traditional Choice Indemnity plans or programs are underwritten or administered by Aetna Life Insurance Company or Aetna Life and Casualty (Bermuda) Ltd. The information in this document is subject to change.